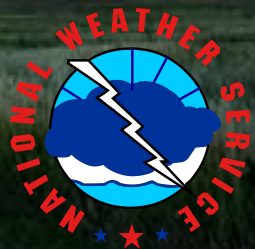


StormReady[®], National Flood Insurance Program, And Community Rating System

Todd Shea – Warning Coordination Meteorologist

Mike Welvaert – Service Hydrologist

National Weather Service, La Crosse, WI



StormReady® Program

- Recognition program started by NWS
 - Began in Tulsa, OK in 1999 (now 1526)
- Establishes guidelines / criteria
- Community-based, but...
 - County, Universities, other supporters...
- Programs at each NWS Forecast Office
 - Local Advisory Board
 - NWS, EM Directors, Regional EMs
- TsunamiReady® Program also exists

StormReady Criteria*

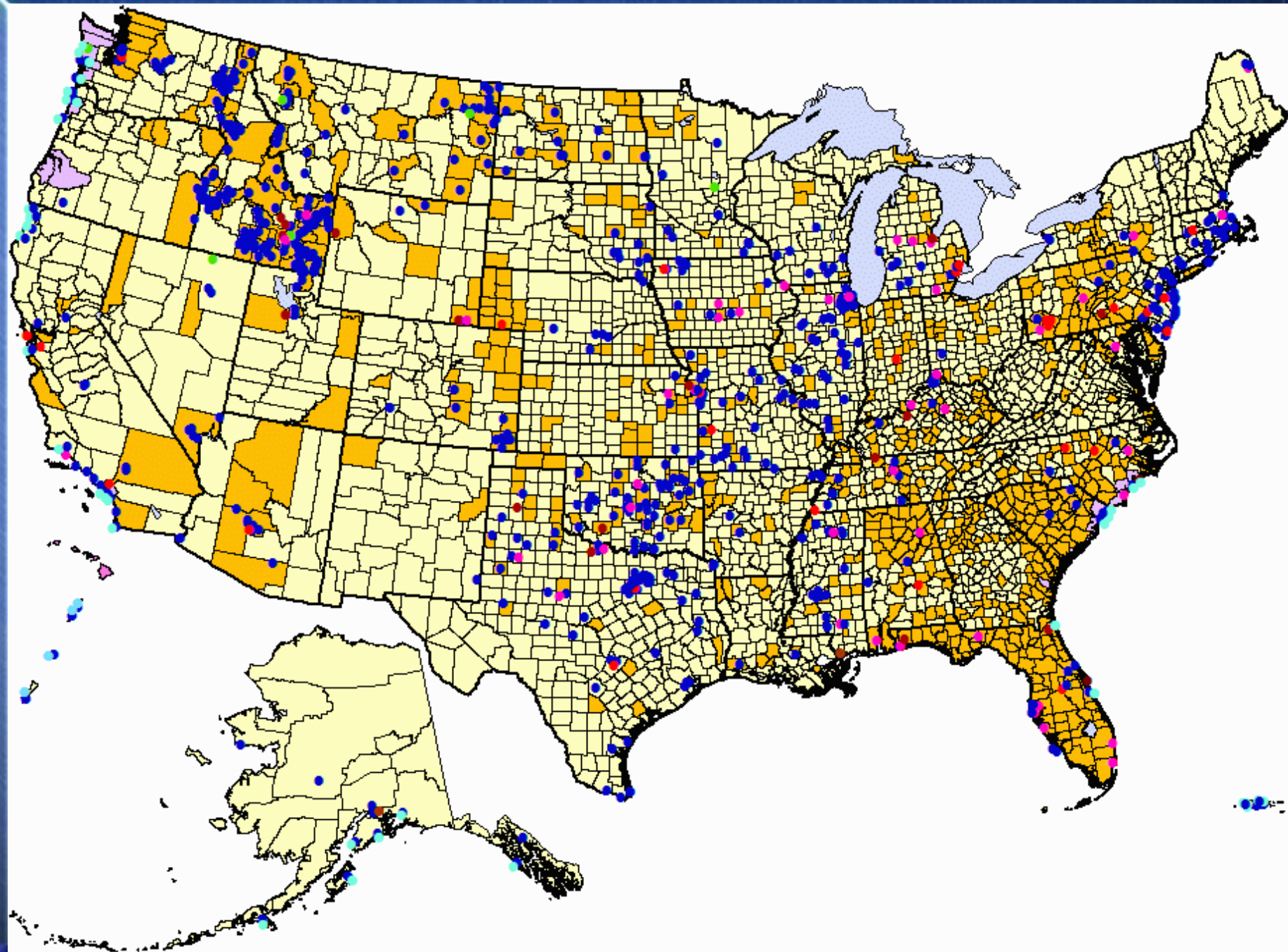
- Communication (24 warning point / EOC)
- NWS Information Reception
- Hydrometeorological Monitoring
- Local Warning Dissemination
- Community Preparedness
- Administrative
- Population based



StormReady® Process

- Community / group reviews criteria
 - Uses as guidelines (bare minimum...)
- Applies / Contact local NWS office
- Application reviewed by board
- Site verification visit
- Approved
- Recognition ceremony
- Valid 3 years / renewal





StormReady® Incentives

- Improves the timeliness and effectiveness of hazardous weather warnings for the community
- Helps local emergency managers justify costs of hazardous weather-related programs
- Rewards local hazardous-weather mitigation programs that have achieved a desired performance level
- Receive 25 Community Rating System Points to possibly lower National Flood Insurance Plan premiums
- Provides an “image incentive” to the community
 - Two signs; logo; Internet
- Encourages surrounding communities to enhance their hazardous weather preparedness programs

Tools to Assist Your Community

Having gages is not the “silver bullet” to solve your flooding woes

Need a comprehensive floodplain management plan, including:

- Acquisition of Repetitive Loss Properties
- Structural Projects
 - Elevate Structures / Construct Levees / etc...
- National Flood Insurance Program (NFIP)
- FEMA's Community Ranking System (CRS)

What is the NFIP?

- The NFIP federal program that offers flood insurance to property owners in participating communities.
- Participation is based on an agreement between local communities and the Federal Government.
- Community adopts and enforces floodplain ordinances, and the Government makes flood insurance available

What is the NFIP?

- Since standard homeowners insurance does not cover flooding, it is important to have another source of flood insurance.
- FEMA works closely with nearly 90 private insurance companies to offer this.

***In many areas, flood Insurance is mandatory to obtain loans on properties(structures) that are identified to be in the 100 year Flood Plain.

What is the NFIP?

- Community participation in NFIP is voluntary.
- However, in order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards.
- If a disaster is declared in a non-participating community, no Federal financial assistance can be provided.

For more information on the NFIP...



- <http://www.floodsmart.gov/floodsmart>



Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

Goals of the CRS:

- Reduce flood losses
- Facilitate accurate insurance rating
- Promote the awareness of flood insurance.



Community Rating System

- The CRS - helps communities reduce their vulnerability to disasters, including flooding.
- BIG BENEFIT – Business and Residents receive rate reductions to their Flood Insurance Premiums.



Community Rating System

- Depending their preparation, communities categorized into classes.
 - Class 10 - minimum standards met
 - Class 1 – highest standards met
- Flood insurance rates discounted depend on the class – As the class decreases, discounts incrementally increase by 5%.
 - Class 1: 45% in Special Flood Hazard Areas (SFHA's) and 10% in Non SFHA's.
 - Class 9: 5% SHFS and Non SFHA's



Community Rating System

Communities participating (FEMA's website as of late-Oct 2009)

- Iowa - 2 communities (Des Moines, Class 7 and Davenport, Class 5).
- Minnesota - 3 communities (Austin, Class 5 and Mower County, Class 8.)
- Wisconsin – 13 communities (La Crosse, Class 8)

Possible CRS Flood Warning Program Credits

Flood Threat Recognition (FTR)	40 Points
Emergency Warning Dissemination (EWD)	60 Points
Other Response Efforts (ORE)	50 Points
Critical Facilities Planning (CFP)	50 Points
StormReady® or TsunamiReady® Community	55 Points
Total Possible Points	<u>255 Points</u>

CRS Flood Warning Program

Flood Threat Recognition

System community operated

1. Data Collection

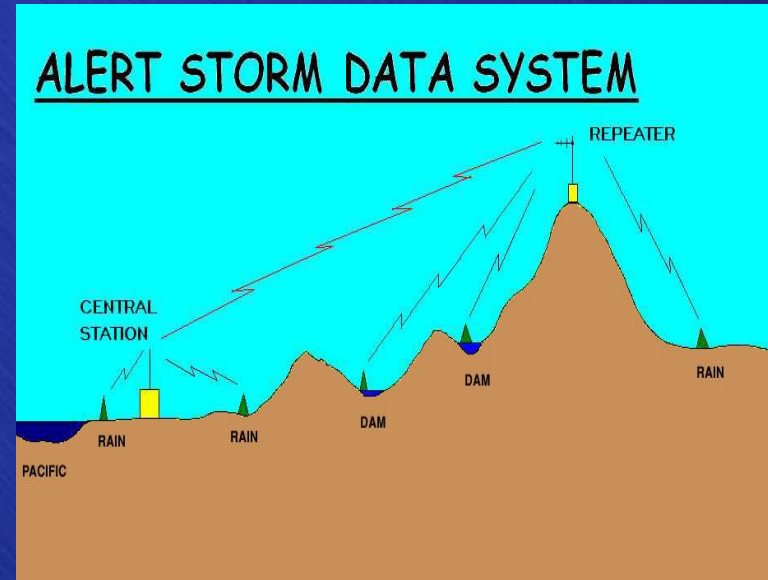
- 15 points – where gage data are manually read.
- 20 points – automated data collection and reporting

2. Gage Density

10 points if all SFHA streams/tributaries of more than 10 square miles are gauged or covered by remote technology.

3. Method of flow prediction

- 5 points – manual
- 10 points – prediction model



Example: Austin, MN CRS Activities

- Annual community education projects on floodplain properties.
- Specific flood data reviewed for all new construction.
- Deed restrictions to ensure no negative impact with future developments .
- Enforcement of zoning and building codes.
- Digitized floodplain mapping.
- Maintain historical flood information.

Example: Austin CRS Activities

- Maintain elevation certificates on all new or substantially improved buildings in flood areas.
- Provide info based on flood insurance rate maps for all property transactions.
- Annual public hearing on flood mitigation measures.
- Annual stream inspection and maintenance program.

Example: Austin CRS Activities

- Maintain Emergency Preparation Plan
- Conduct annual drills.
- Formed Watershed Districts and Joint Powers Boards allow government entities to apply for grants and levy taxes for funding projects and continued mitigation .

For more information on CRS...



- **CRS Resource Center -**
<http://training.fema.gov/EMIWeb/CRS>
- **General CRS Information –**
<http://www.fema.gov/business/nfip/crs.shtm>
- **NIFP and CRS Brochure**
<http://www.fema.gov/library/viewRecord.do?id=3655>

Summary

- Development of policies and plans that are long-term, and not just reactionary to a specific flood event. This helps prevent “Flood Amnesia.”
- Participation in programs like NIFP and CRS, in addition to sound floodplain management practices and a hydrologic warning system, work in concert to help to reduce losses due to flooding.

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